

DECLARATION FOR PATENT APPLICATION☒ Original☐ Supplemental☐ Substitute☐ PCT

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below), or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS**(Title of the Invention)**

the specification of which (check one)

☒ is attached hereto☐ was filed on _____ as U. S. Application Serial Number or PCT

International Application Number _____

and was amended _____

(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a) - (d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified, by checking the box below, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Applications			Priority Claimed		Copy Attached	
Application Number	Country	Foreign Filing Date (MM/DD/YYYY)	YES	NO	YES	NO

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below and claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application(s) designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Parent Application Number	Filing Date	Status (Mark Appropriate Column Below)		
		Patented	Pending	Abandoned
60/123,886	March 11, 1999		✓	
60/123,976	March 11, 1999		✓	
60/123,977	March 11, 1999		✓	

As a named inventor, I hereby revoke all prior powers and appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

FIRM NAME: **KILPATRICK STOCKTON LLP**, 1100 Peachtree Street, Suite 2800, Atlanta, Georgia 30309-4530

Attorney and/or Agent	Registration No.
Charles Y. Lackey	22,707
John M. Harrington	25,592
John S. Pratt	29,476
A. Jose Cortina	29,733
James L. Ewing, IV	30,630
Charles W. Calkins	31,814
George T. Marcou	33,014
Bernard J. Graves, Jr.	33,239
Dean W. Russell	33,452
Richard T. Peterson	35,320
Charles T. Simmons	35,359
Nora M. Tocups	35,717
Bruce D. Gray	35,799
Theodore R. Harper	35,890
Ge ff L. Sutcliffe	36,348
Stephen B. Parker	36,631
Pat Winst n Kennedy	36,970
Mitchell G. Stockwell	39,389

Attorney and/or Agent	Registration No.
Michael J. Turton	40,852
Yoncha L. Kundupoglu	41,130
Benjamin D. Driscoll	41,571
Alana G. Kriegsman	41,747
J. Steven Gardner	41,772
James J. Bindseil	42,326
R. Todd Morgan	43,815
Edwina Thomas Washington	43,187
Camilla Camp Williams	43,992
Carl B. Massey	44,224
R. Whitney Winston	44,432
John William Ball, Jr.	44,433
Dawn-Marie Bey	44,442
Tiep Nguyen	44,465
Kristin L. Johnson	44,807
J. Jason Link	44,874
Bambi F. Walters	45,197

I acknowledge the above-listed attorneys and agents and their firm Kilpatrick Stockton LLP represent my employer (if I am an employee and this application has been or will be assigned to my employer) or the entity with which I have contracted (if I am an independent contractor and this application has been or will be assigned to such entity) and in such cases do not represent me individually. I further acknowledge I have not established, nor will I seek to establish, any personal attorney/client relationship with Kilpatrick Stockton LLP in connection with this application and understand that, should I require legal representation, I will obtain such, at my expense, other than through Kilpatrick Stockton LLP.

Send Correspondence to: John S. Pratt, Esq.
Kilpatrick Stockton LLP
1100 Peachtree Street, Suite 2800
Atlanta, Georgia 30309-4530

Direct telephone calls to: Geoff L. Sutcliffe (404) 815-6530

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor David B. Black

Inventor's signature _____ Date _____

Residence 41 Clinton Ave., Ridgewood, NJ 07450

Citizenship U.S.A.

Post Office Address 41 Clinton Ave., Ridgewood, NJ 07450